

Exhibit F



Ditech Financial LLC
P.O. Box 6172
Rapid City, SD 57709-6172
Phone: (800) 643-0202
Fax: (866) 870-9919
ditech.com

October 10, 2016

TRACI ST CLAIRE
[REDACTED]

RE: Ditech Financial LLC ("Ditech")
Account Number: [REDACTED]
Case Number #: 11969

Dear Traci St Claire:

Ditech Financial LLC ("Ditech") has completed a review of the above-referenced inquiry or dispute case number. Ditech has determined the following:

In response to your inquiry regarding the Recast Offer and Recast Agreement received on August 15, 2016.

While it is understood that the Recast Offer Letter mailed on March 30, 2016 was delayed, the delay of the notice did not impact the overall balance due on the account.

In our correspondence, dated July 21, 2016, it was communicated that the "Anniversary Date" of your pay performance was identified for the month of February. Based on the Home Affordable Modification (HAMP) section 13: Incentive Compensation 13.1.3 "Pay for Success" Incentive under HAMP Tier 1 the following is reflected:

The "pay for success" payment will be payable annually after the anniversary of the month in which the HAMP Tier 1 Trial Period Plan Effective Date occurred as long as the loan is in good standing and has not been paid in full at the time the incentive is paid.

As stated previously, a review of your loan shows that the HAMP trial offer was effective February 1, 2010. We were able to determine that the following incentive payments were paid and credited to the unpaid principal:

02/22/2011 incentive applied to the principal balance
02/15/2012 incentive applied to the principal balance
02/13/2013 incentive applied to the principal balance
01/02/2014 incentive applied to the principal balance
01/01/2015 incentive applied to the principal balance
02/03/2016 incentive applied to the principal balance

Based on the incentive schedule, you received the 6th incentive, in the amount of \$5,000.00 on February 3, 2016.

Please be advised that the Recast Offer Letter, mailed on March 30, 2016, reflects preliminary information and does not reflect the final amortization of the loan, which has not yet been applied to the account. The recast of the loan requires both the execution of the finalized agreement and the approval of your loan investor. The recast process may take some time to be approved and finalized. We apologize for any dissatisfaction the unavoidable delay in processing your recast may have caused.

Records indicate that a Recast Agreement, outlining the terms associated with the Recast of your loan was mailed on September 22, 2016 for your execution. In order to move forward with a recast option with the re-amortization or recast your unpaid principal balance (excluding deferred principal) over the remaining term of your loan, at no cost to you, you must sign and return Recast Agreement by October 22, 2016. A copy of this letter is enclosed for your convenience. Upon the return of the executed recast offer we will start the recast process. Once the loan is re-amortized you will see the change reflected on your monthly

billing statement. Please note, the executed Recast Agreement is required to re-amortize or recast your loan.

In referenced to your correspondence related to the a Private Mortgage Insurance (PMI), we provided the following response:

Per the Mortgage Insurance Disclosure signed at the origination of your loan on June 21, 2007 and the Annual Private Mortgage Insurance Disclosure, last mailed to you on April 7, 2016, "PMI will automatically terminate on the Termination Date, which is the date on which the principal balance of your mortgage, based solely on the initial amortization schedule for your mortgage, is first scheduled to reach 78 percent of the original value of the property securing the mortgage."

A review of your account history indicates that the scheduled date for your loan to reach the automatic termination date was June 1, 2016. The last PMI disbursement occurred on April 4, 2016, in the amount of \$151.20. PMI is paid in arrears, therefore this amount represents the PMI payments for March, April, and May. PMI was canceled effective June 1, 2016. On August 4, 2016, a Private Mortgage Insurance (PMI) Notice was mailed communicating the cancellation of the required PMI, which included a refund from United Guaranty, in the amount of \$26.71. This amount was for the unused premium for the last PMI disbursement made, in the amount of \$50.40.

If you should have any additional questions, you may contact your assigned Single Point of Contact, Michael M., at (800) 643-0202, extension 23071.

Our Customer Service Department is also available to answer any questions or concerns and can be reached at (800) 643-0202, Monday - Friday, 7:00 a.m. to 8:00 p.m. CT, and Saturday 7:00 a.m. to 1:00 p.m. CT.

Sincerely,



Jared Abelseth
Customer Service Correspondence Supervisor

This communication is from a debt collector. It is an attempt to collect a debt, and any information obtained will be used for that purpose.

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